Chapter 2: Important phone numbers and resources

Introduction

This chapter gives you contact information for important resources that can help you answer your questions about our plan and your health care benefits. You can also use this chapter to get information about how to contact your care coordinator and others to advocate on your behalf. Key terms and their definitions appear in alphabetical order in the last chapter of this *Member Handbook*.

[*If applicable, plans should modify this chapter to include contact information for other resources.*]

[*Plans should refer to other parts of the Member Handbook using the appropriate chapter number and section. For example, "refer to Chapter 9, Section A." An instruction* [*insert reference, as applicable*] *appears with many cross references throughout the Member Handbook. Plans can always include additional references to other sections, chapters, and/or member materials when helpful to the reader.*]

[*Plans must update the Table of Contents to this document to accurately reflect where the information is found on each page after plan adds plan-customized information to this template.*]

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# Member Services

| Contact Type |  |
| --- | --- |
| CALL | <Phone number(s)>. This call is free.  <Days and hours of operation> [*Include information on the use of alternative technologies*.]  We have free interpreter services for people who don’t speak English. |
| TTY | <TTY phone number>.This call is free.  [*Insert if the plan uses a direct TTY number:* This number is for people who have difficulty with hearing or speaking. You must have special telephone equipment to call it.]  <Days and hours of operation> |
| FAX | [*Fax number is optional*.] |
| WRITE | <Mailing address> |
| EMAIL | [*Email address is optional*.] |
| WEBSITE | <URL> |

Contact Member Services to get help with:

* questions about the plan
* questions about claims or billing

[*If plans have different numbers for the functions listed below, plans should insert separate charts with the additional contact information.*]

* coverage decisions about your health care
* A coverage decision about your health care is a decision about:
* your benefits and covered services **or**
* the amount we pay for your health services.
* Call us if you have questions about a coverage decision about your health care.
* To learn more about coverage decisions, refer to **Chapter 9** of this *Member Handbook*.
* appeals about your health care
* An appeal is a formal way of asking us to review a decision we made about your coverage and asking us to change it if you think we made a mistake or disagree with the decision.
* To learn more about making an appeal, refer to **Chapter 9** of this *Member Handbook* or contact Member Services.
* complaints about your health care
* You can make a complaint about us or any provider (including a non-network or network provider). A network provider is a provider who works with our plan. You can also make a complaint to us or to the Quality Improvement Organization (QIO) about the quality of the care you received (refer to **Section F** [*insert reference, as applicable*]).
* You can call us and explain your complaint at <phone number>.
* If your complaint is about a coverage decision about your health care, you can make an appeal (refer to the section above [*insert reference, as applicable*]).
* You can send a complaint about our plan to Medicare. You can use an online form at [www.medicare.gov/my/medicare-complaint](https://www.medicare.gov/my/medicare-complaint). Or you can call 1-800-MEDICARE (1-800-633-4227) to ask for help.
* You can also call My Ombudsman for help with **any** complaints or to help you file an appeal. (Refer to **Section G**[*plans can insert reference, as applicable*] for My Ombudsman’s contact information.)
* To learn more about making a complaint about your health care, refer to **Chapter 9** of this *Member Handbook*.
* coverage decisions about your drugs
* A coverage decision about your drugs is a decision about:
* your benefits and covered drugs **or**
* the amount we pay for your drugs.
* This applies to your Medicare Part D drugs, MassHealth prescription drugs, and MassHealth over-the-counter drugs.
* For more on coverage decisions about your drugs, refer to **Chapter 9** of this *Member Handbook*.
* appeals about your drugs
* An appeal is a way to ask us to change a coverage decision.
* For more on making an appeal about your drugs, refer to **Chapter 9** of this *Member Handbook*.
* complaints about your drugs
* You can make a complaint about us or any pharmacy. This includes a complaint about your drugs.
* If your complaint is about a coverage decision about your drugs, you can make an appeal. (Refer to the section above [*insert reference, as applicable*].)
* You can send a complaint about our plan to Medicare. You can use an online form at [www.medicare.gov/my/medicare-complaint](https://www.medicare.gov/my/medicare-complaint). Or you can call 1-800-MEDICARE (1-800-633-4227) to ask for help.
* For more on making a complaint about your drugs, refer to **Chapter 9** of this *Member Handbook*.
* payment for health care or drugs you already paid for
* For more on how to ask us to pay you back, or to pay a bill you got, refer to **Chapter 7** of this *Member Handbook*.
* If you ask us to pay a bill and we deny any part of your request, you can appeal our decision. Refer to **Chapter 9** of this *Member Handbook*.

# Your Care Coordinator

[*Plans should include information explaining what a care coordinator is, how members can get a care coordinator, how they can contact the care coordinator, and how they can change their care coordinator. Plans can modify this section as appropriate.*]

| Contact Type |  |
| --- | --- |
| CALL | <Phone number(s)>. This call is free.  <Days and hours of operation> [*Include information on the use of alternative technologies.*]  We have free interpreter services for people who don’t speak English. |
| TTY | <TTY phone number>. This call is [*insert if applicable:* not] free.  [*Insert if the plan uses a direct TTY number:* This number is for people who have difficulty with hearing or speaking. You must have special telephone equipment to call it.]  <Days and hours of operation> |
| FAX | [*Fax number is optional*.] |
| WRITE | <Mailing address> |
| EMAIL | [*Email address is optional*.] |
| WEBSITE | [*URL is optional*.] |

Contact your care coordinator to get help with:

* questions about your health care
* questions about getting behavioral health (mental health and substance use disorder) services
* questions about transportation
* questions about getting medical services and long-term services and supports (LTSS)
* questions about getting help with food, housing, employment, and other health-related social needs
* questions about your care plan
* questions about approvals for services that your providers have requested
* questions about the benefits of Flexible Covered Services and how they can be requested
* [*Plans can insert bullets noting additional areas that care coordinators can provide assistance with.*]

# SHINE (Serving the Health Insurance Needs of Everyone)

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state that offers free help, information, and answers to your Medicare questions. In Massachusetts, the SHIP is called SHINE (Serving the Health Insurance Needs of Everyone).

SHINE is an independent state program (not connected with any insurance company or health plan) that gets money from the federal government to give free local health insurance counseling to people with Medicare.

| Contact Type |  |
| --- | --- |
| CALL | 1-800-AGE-INFO (1-800-243-4636) <Days and hours of operation> |
| TTY | 1-800-439-2370 *(Massachusetts only)*  This number is for people who have difficulty with hearing or speaking. You must have special telephone equipment to call it. |
| WRITE | Call the number above for the address of the SHINE program in your area. |
| WEBSITE | [www.mass.gov/health-insurance-counseling](http://www.mass.gov/health-insurance-counseling) |

Contact SHINE for help with:

* questions about Medicare
* SHINE counselors can answer your questions about changing to a new plan and help you:
* understand your rights,
* understand your plan choices,
* answer questions about switching plans,
* make complaints about your health care or treatment, **and**
* straighten out problems with your bills.

# Quality Improvement Organization (QIO)

Our state has an organization called KEPRO. This is a group of doctors and other health care professionals who help improve the quality of care for people with Medicare.KEPRO is an independent organization. It’s not connected with our plan.

| Contact Type |  |
| --- | --- |
| CALL | 1-888-319-8452 |
| TTY | 1-855-843-4776  This number is for people who have difficulty with hearing or speaking. You must have special telephone equipment to call it. |
| WRITE | KEPRO QIO  5700 Lombardo Center Dr., Suite 100  Seven Hills, OH 44131 |
| WEBSITE | [www.keproqio.com](http://www.keproqio.com) |

Contact KEPRO for help with:

* questions about your health care rights
* making a complaint about the care you got if you:
* have a problem with the quality of care, such as getting the wrong medication, unnecessary tests or procedures, or a misdiagnosis,
* think your hospital stay is ending too soon, **or**
* think your home health care, skilled nursing facility care, or comprehensive outpatient rehabilitation facility (CORF) services are ending too soon.

# Medicare

Medicare is the federal health insurance program for people 65 years of age or over, some people under age 65 with disabilities, and people with end-stage renal disease (permanent kidney failure requiring dialysis or a kidney transplant).

The federal agency in charge of Medicare is the Centers for Medicare & Medicaid Services, or CMS. This agency contracts with Medicare Advantage organizations including our plan.

| Contact Type |  |
| --- | --- |
| CALL | 1-800-MEDICARE (1-800-633-4227)  Calls to this number are free, 24 hours a day, 7 days a week. |
| TTY | 1-877-486-2048. This call is free.  This number is for people who have difficulty with hearing or speaking. You must have special telephone equipment to call it. |
| CHAT LIVE | Chat live at [www.Medicare.gov/talk-to-someone](http://www.Medicare.gov/talk-to-someone) |
| WRITE | Write to Medicare at PO Box 1270, Lawrence, KS 66044 |
| WEBSITE | [www.medicare.gov](https://www.medicare.gov/)   * Get information about the Medicare health and drug plans in your area, including what they cost and what services they provide. * Find Medicare-participating doctors or other health care providers and suppliers. * Find out what Medicare covers, including preventative services (like screenings, shots, or vaccines, and yearly “wellness” visits). * Get Medicare appeals information and forms. * Get information about the quality of care provided by plans, nursing homes, hospitals, doctors, home health agencies, dialysis facilities, hospice centers, inpatient rehabilitation facilities, and long-term care hospitals. * Look up helpful websites and phone numbers.   To submit a complaint to Medicare, go to [www.medicare.gov/my/medicare-complaint](https://www.medicare.gov/my/medicare-complaint) Medicare takes your complaints seriously and will use this information to help improve the quality of the Medicare program. |

# MassHealth

[*Plans must adapt this generic discussion of Medicaid to reflect the name or features of the Medicaid program in the plan’s state or states.*]

[*If there are two different agencies handling eligibility and coverage/services, the plan should include both and clarify the role of each.*]

[*Plans must, as appropriate, include additional telephone numbers for Medicaid program assistance.*]

MassHealth (Massachusetts Medicaid) helps with medical and long-term services and supports costs for people with limited incomes and resources.

You’re enrolled in Medicare and in MassHealth. If you have questions about the help you get from MassHealth, the contact information is below*.*

[*If applicable, plans can also inform members that they can get information about MassHealth from county resource centers and indicate where members can find contact information for these centers.*]

| Contact Type |  |
| --- | --- |
| CALL | 1-800-841-2900 |
| TTY | 711  This number is for people who have difficulty with hearing or speaking. You must have special telephone equipment to call it. |
| WRITE | MassHealth Customer Service  55 Summer Street  Boston, MA 02110 |
| EMAIL | [membersupport@mahealth.net](mailto:membersupport@mahealth.net) |
| WEBSITE | [www.mass.gov/masshealth](http://www.mass.gov/masshealth) |

# Ombudsman

My Ombudsman is an independent program that can help you if you have questions, concerns, or problems related to Senior Care Options (SCO). My Ombudsman’s services are free. My Ombudsman’s staff:

* Can answer your questions or refer you to the right place to find what you need.
* Can help you address a problem or concern with SCO or your SCO plan, <plan name>. My Ombudsman’s staff will listen, investigate the issue, and discuss options with you to help solve the problem.
* Help with appeals. An appeal is a formal way of asking your SCO plan, MassHealth, or Medicare to review a decision about your services. My Ombudsman’s staff can talk with you about how to make an appeal and what to expect during the appeal process.
* You can call or write My Ombudsman. Please refer to the My Ombudsman website or contact them directly for updated information about location and walk-in hours.

| Contact Type |  |
| --- | --- |
| CALL | 1-855-781-9898 (Toll Free) |
| MassRelay and Videophone (VP) | Use 7-1-1 to call 1-855-781-9898  This number is for people who have difficulty with hearing or speaking. You must have special telephone equipment to call it.  Videophone (VP): 339-224-6831  This number is for people who are deaf or hard of hearing. |
| WRITE | My Ombudsman  25 Kingston Street, 4th floor  Boston, MA 02111 |
| EMAIL | [info@myombudsman.org](mailto:info@myombudsman.org) |
| WEBSITE | [www.myombudsman.org](http://www.myombudsman.org) |

# Long-Term Care Ombudsman Program

The Long-Term Care Ombudsman helps people get information about nursing homes and resolve problems between nursing homes and residents or their families.

The Long-Term Care Ombudsman isn’t connected with our plan or any insurance company or health plan.

| Contact Type |  |
| --- | --- |
| CALL | 617-222-7495 |

# Programs to Help People Pay for Drugs

The Medicare website ([www.medicare.gov/basics/costs/help/drug-costs](http://www.medicare.gov/basics/costs/help/drug-costs)) [p](https://www.medicare.gov/drug-coverage-part-d/costs-for-medicare-drug-coverage/costs-in-the-coverage-gap/5-ways-to-get-help-with-prescription-costs)rovides information on how to lower your drug costs. For people with limited incomes, there are also other programs to assist, as described below.

I1. Extra Help from Medicare

Because you’re eligible for Medicaid, you qualify for and are getting “Extra Help” from Medicare to pay for your drug plan costs. You don’t need to do anything to get this “Extra Help.”

| Contact Type |  |
| --- | --- |
| CALL | 1-800-MEDICARE (1-800-633-4227)  Calls to this number are free, 24 hours a day, 7 days a week. |
| TTY | 1-877-486-2048 This call is free.  This number is for people who have difficulty with hearing or speaking. You must have special telephone equipment to call it. |
| WEBSITE | [www.medicare.gov](http://www.medicare.gov) |

# Social Security

Social Security determines Medicare eligibility and handles Medicare enrollment.

If you move or change your mailing address, it’s important that you contact Social Security to let them know.

|  |  |
| --- | --- |
| CALL | 1-800-772-1213  Calls to this number are free.  Available 8:00 am to 7:00 pm, Monday through Friday.  You can use their automated telephone services to get recorded information and conduct some business 24 hours a day. |
| TTY | 1-800-325-0778  This number is for people who have difficulty with hearing or speaking. You must have special telephone equipment to call it. |
| WEBSITE | [www.ssa.gov](http://www.ssa.gov) |

# Railroad Retirement Board (RRB)

The RRB is an independent Federal agency that administers comprehensive benefit programs for the nation’s railroad workers and their families. If you get Medicare through the RRB, let them know if you move or change your mailing address. For questions about your benefits from the RRB, contact the agency.

| Contact Type |  |
| --- | --- |
| CALL | 1-877-772-5772  Calls to this number are free.  Press “0” to speak with a RRB representative from 9 a.m. to 3:30 p.m., Monday, Tuesday, Thursday and Friday, and from 9 a.m. to 12 p.m. on Wednesday.  Press “1” to access the automated RRB Help Line and get recorded information 24 hours a day, including weekends and holidays. |
| TTY | 1-312-751-4701  This number is for people who have difficulty with hearing or speaking. You must have special telephone equipment to call it.  Calls to this number aren’t free. |
| WEBSITE | [www.rrb.gov](https://www.rrb.gov/) |

# Other resources

[*Plans can insert this section to provide additional information resources, such as county aging and disability resource centers, choice counselors, or area agencies on aging or any other sections as directed by the state. Plans should format consistently with other sections, include a brief description and information about any other resources they add, and update the Table of Contents.*]